

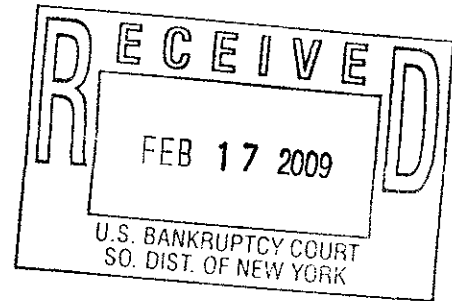
February 8, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:



This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections, and a mere 42 days to determine/select an alternative health care plan.

As a very recent retiree, I am devastated by this action. My husband and I have worked with several financial planners over the past few years to ensure the best retirement plan possible. We do not want to be a burden to our children in later years (even though we both supported our parents during their last years on earth and part of the reason we must act responsibly in our own retirement). I live in the Detroit suburbs and feel my ability to find additional employment with health care options is extremely limited (given the huge unemployment rate and an overly saturated pool of qualified individuals), even though I am willing to continue to work. My Delphi-supported health care was a key piece of our retirement plan. I worked at Delphi for nearly 30 years in a middle management position. My lot was often told we "were the backbone of the company" and that meant many, many hours of work beyond the normal 8 to 10 on a daily basis. I had always considered the promise of health care in retirement as compensation for all those hours of unpaid overtime. My pension income is only one third of my previous salary and we have already made significant adjustments to our lifestyle to accommodate the reduction in our family income—performing most cooking, cleaning, home maintenance, and personal care ourselves, as well as minimizing gas, electric and utility usage. We also have eliminated travel from our retirement plans (a retirement dream that just won't work with the current income). Loss of health care will cause financial hardship for me as well as every retiree and it will have huge impact on every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans have lost more than 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation. My personal cost increase for medical health insurance is an annual increase over \$14,000. I'm just not sure where I would cutback next—sell our home in a depressed market? For sure we would not recoup the value of our home, but I don't think we could even afford the cost of a move.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone. For me, it means 4.5 years away (so close yet so far without health care).

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009. If there is a compromise to be made, I personally would be amenable to the loss of life insurance if I could keep health care benefits.

We ask you to REJECT this motion.

Sincerely,

Mary Gehler
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Rochester Hills, MI 48306
248-373-3419